

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Yvette Russell
Debtor

Case No. 18-01232-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Nov 28, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Yvette Russell, P.O. Box 94, Pocono Summit, PA 18346-0094 |
| 5046377 | + American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183 |
| 5040346 | + Kevin A. Hardy, Esq., PO Box 818, 134 Broad St, Stroudsburg, PA 18360-1590 |
| 5040347 | + PP & L, 827 Hausman Road, Allentown, PA 18104-9392 |
| 5049954 | + PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392 |
| 5040349 | + Stillwater Lakes Civic Assoc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674 |
| 5109614 | + Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674 |
| 5040350 | + Stillwater Sewer Corp, 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| 5040344 | + Email/Text: bncnotifications@pheaa.org | Nov 28 2022 18:39:00 | AES/Suntrust Bank, P.O. Box 61047, Harrisburg, PA 17106-1047 |
| 5127120 | Email/Text: ECMCBKNotices@ecmc.org | Nov 28 2022 18:40:00 | ECMC, PO BOX 16408, St. Paul, MN 55116-0408 |
| 5127121 | Email/Text: ECMCBKNotices@ecmc.org | Nov 28 2022 18:40:00 | ECMC, PO BOX 16408, St. Paul, MN 55116-0408, ECMC, PO BOX 16408, St. Paul, MN 55116-0408 |
| 5040345 | + EDI: IRS.COM | Nov 28 2022 23:38:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 5043407 | EDI: PENNDEPTREV | Nov 28 2022 23:38:00 | Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946 |
| 5043407 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 28 2022 18:40:00 | Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946 |
| 5040348 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Nov 28 2022 18:40:00 | Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007 |
| 5069932 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Nov 28 2022 18:40:00 | U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 5065128 | EDI: AIS.COM | Nov 28 2022 23:38:00 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 5040351 | + EDI: VERIZONCOMB.COM | Nov 28 2022 23:38:00 | Verizon, 500 Technology Dr., Ste 300, Weldon Spring, MO 63304-2225 |
| 5040352 | + EDI: WFFC2 | Nov 28 2022 23:38:00 | Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517 |

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | * | ECMC, PO Box 16408, St. Paul, MN 55116-0408 |
| cr | *+ | Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2022 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| Brian Nicholas | on behalf of Creditor U.S. Bank National Association as trustee for the holders of the Home Equity Pass-Through Certificates, Series 2003-1 bnicholas@kmllawgroup.com |
| Jack N Zaharopoulos (Trustee) | TWecl@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor U.S. Bank National Association as trustee for the holders of the Home Equity Pass-Through Certificates, Series 2003-1 bkgroup@kmllawgroup.com |
| Monroe County Tax Claim Bureau | TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov |
| Philip W. Stock | on behalf of Creditor Stillwater Lakes Civic Association Inc. pwstock@ptd.net |
| Timothy B. Fisher, II | on behalf of Debtor 1 Yvette Russell donna.kau@pocono-lawyers.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 7

Information to identify the case:

Debtor 1 Yvette Russell
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:18-bk-01232-MJC

Social Security number or ITIN xxx-xx-2615

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yvette Russell

By the
court:

11/28/22



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.